



# U.S. Senator Tim Johnson

## Protect Yourself From Identity Theft

### Tim Johnson's Work on Identity Theft

During Tim's time in Congress, and as a member of the Senate Banking Committee, he has worked hard to provide sufficient consumer protections to South Dakotans, including helping them fight the growing crimes of identity theft and fraud.

The Fair and Accurate Credit Transactions Act (FACT Act), which Tim helped lead through the Senate, became law in 2004. This legislation will create a number of new programs to stem the tide of identity theft and protect the billions of dollars that victims, as well as the banking and credit industries, lose to ID theft each year. The FACT Act ensures that every consumer can receive one free credit report each year. By reviewing credit reports annually, consumers can determine whether there are any inaccuracies, regardless of whether they are accidental or result from identity theft.

Additionally, Tim sponsored the Identity Theft Penalty Enhancement Act (S. 153) to increase criminal penalties for identity theft. Tim was invited to the White House when the new bill was signed into law by the President on July 15, 2004. The bill increases prison sentences for committing identity theft in order to commit other serious crimes by two years, and adds five years to the prison terms of anyone who commits identity theft in order to commit an act of terrorism.

### For more information on Identity Theft, visit:

The FTC's Identity Theft Home Page  
Security through the FTC  
The National Do Not Call Registry  
Children's Online Privacy Protection Act

<http://www.consumer.gov/idtheft/>  
<http://www.ftc.gov/bcp/online/edcams/infosecurity/index.html>  
<http://www.ftc.gov/bcp/online/edcams/donotcall/index.html>  
<http://www.ftc.gov/bcp/online/edcams/coppa/index.html>

### Equifax-[www.equifax.com](http://www.equifax.com)

To order your report, call: 800-685-1111

To report fraud, call: 800-525-6285

### Experian-[www.experian.com](http://www.experian.com)

To order your report, call: 888-EXPERIAN (397-3742)

To report fraud, call: 888-EXPERIAN (397-3742)

### Trans Union-[www.transunion.com](http://www.transunion.com)

To order your report, call: 800-888-4213

To report fraud, call: 800-680-7289

South Dakotans will have access to a free annual report beginning on March 1, 2005 under a nationwide phase-in. They can get it either from an 800 number, Internet or mail.

However, in the meantime, they can and should check their credit. Also, in the event they are denied credit, they are entitled to a free report.

### Sen. Tim Johnson Hosts Identity Theft Forum

U.S. Senator Tim Johnson (D-SD) hosted a successful Identity Theft Forum on July 17 in Sioux Falls. Johnson brought together regional and national experts from law enforcement, credit, and the banking industry to help South Dakotans learn how to protect themselves, and what to do should they experience identity theft. The group also discussed legislative efforts to curb identity theft.

Johnson introduced and helped pass legislation this year, the *Fair and Accurate Credit Transactions Act* (FACT Act), that ensures every consumer can receive one free credit report each year.

"It's incredibly important that every American regularly request a copy of their credit report and check it for inaccuracies," Sen. Johnson said.

## Caution and Prudence

*Here are a few simple things to keep in mind to help minimize your risk of identity theft:*

### **1-Accessing your personal information**

Avoid using easily available information, such as your date of birth or your mother's maiden name, as your pin number or password. Secure personal information in your home, especially if you have roommates, employ outside help, or are having service work done in your home. Ask about information security procedures in your workplace. Find out who has access to your personal information, and verify that your records are kept in a secure location. Ask about the disposal procedures for those records.

Check your credit report from all three of the credit reporting agencies (Equifax, Experian and Trans Union) to check for any inaccuracies. Also, check bank statements and credit card statements to review them for any unauthorized charges.

### **2-Everyday Dilligence**

Don't give out personal information on the phone, through the mail, or over the Internet unless you've initiated the contact or are sure you know who you are dealing with.

Guard your mail and trash from theft. Deposit outgoing mail in post office collection boxes or at your local post office, instead of an unsecured mailbox. Remove mail from your mailbox promptly. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at 1-800-275-8777 to ask for a vacation hold.

Keep your Social Security card in a secure place and share your SSN only when absolutely necessary. If your state uses your SSN as your driver's license number, ask to substitute another number. If someone asks for your SSN, ask the following questions: Why do you need it? How will it be used? How do you protect it from being stolen? What will happen if I don't give it to you?

### **3-Consider Your Computer**

Your computer can be a goldmine of personal information to an identity thief. Here's how you can safeguard your computer and the personal information it stores:

- Update your virus protection software regularly. Look for security repairs and patches you can download from your operating system's website.
- Don't download files from strangers or click on hyperlinks from people you don't know.
- Use a secure browser—software that encrypts or scrambles information you send over the Internet—to guard the safety of your online transactions. When you're submitting information, look for the "lock" icon on the status bar. The lock indicates that your information is secure during transmission.
- Try not to store financial information on your laptop unless absolutely necessary. If you do, use a "strong" password—that is, a combination of letters (upper and lower case), numbers, and symbols.
- Avoid using an automatic log-in feature that saves your user name and password. Always log off when you're finished using your computer.
- Delete any personal information stored on your computer before you dispose of it. Use a "wipe" utility program, which overwrites the entire hard drive and makes the files unrecoverable.

Source: Federal Trade Commission

U.S. Sen. Tim Johnson  
320 S. First St.  
PO Box 1554  
Aberdeen, SD 57401  
(605) 226-3440

U.S. Sen. Tim Johnson  
405 E. Omaha St.  
PO Box 1098  
Rapid City, SD 57701  
(605) 341-3990

U.S. Sen. Tim Johnson  
715 S. Minnesota Ave.  
PO Box 1424  
Sioux Falls, SD 57101  
(605) 332-8896

Senator Tim Johnson  
United States Senate  
Washington, DC 20510